

Personal Indemnity For: Check Cashed

AGENCY AGREEMENT WESTERN UNION NORTH AMERICA

Personal Indemnity and Guaranty

In order to induce Western Union Financial Services, Inc. ("WUNA") to enter into that certain Agency Agreement (the "Agreement") by and between WUNA and Reed Partners LLC and in consideration thereof and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned personally, individually, jointly and severally guarantees to WUNA the prompt payment in full by Agent (as defined in the Agreement) of all sums and amounts payable under the Agreement and the prompt and complete performance by Agent of all other obligations thereunder.

Each of the undersigned agrees, without WUNA's first having to proceed against Agent, to pay on demand all sums due and to become due to WUNA under the Agreement and all damages, losses, costs, attorney's fees and expenses which WUNA may suffer by reason of Agent's or any of the undersigned's failures to pay or perform any obligation under the Agreement. This guaranty is an absolute, unconditional and continuing guaranty of payment and complete performance by Agent of all obligations under the Agreement and all substitutions, renewals, or replacements thereof.

WUNA may at any time and from time to time, without the undersigned's consent, and without affecting or impairing the obligation of any of the undersigned hereunder, take any action with respect to, or waive or amend any of the obligations of the Agent, including without limitation, any of the following: (i) renew or extend any obligations of Agent or of co-guarantors (whether hereunder or under a separate instrument) or of any other party at any time directly or contingently liable for the payment of said obligations without limit as to the number or extent of said obligations; (ii) accept partial payment of said obligations; (iii) settle, release (by operation of law or otherwise), compound, compromise, collect or liquidate any of said obligations and the security or collateral therefor, if any, in any manner; or (iv) consent to the transfer of, or release from time to time, security or collateral, if any. No payment by a guarantor hereunder shall entitle the undersigned, by subrogation or otherwise, to any payment by Agent or out of the property of Agent except after the full payment and performance by Agent of all indebtedness, obligations and liabilities to WUNA.

No termination hereof shall be effected by the death of any or all of the undersigned. Each of the undersigned hereby waives notice of acceptance hereof and presentment, demand, protest and notice of nonpayment and any other demands and notices whatsoever. This guaranty shall bind the undersigned's respective heirs, administrators, personal representatives, successors and assigns, and shall inure to WUNA's successors and assigns. All of WUNA's rights are cumulative and not alternative. All capitalized terms used but not otherwise defined in this Personal Indemnity and Guaranty shall have the meanings given to such terms in the Agreement.

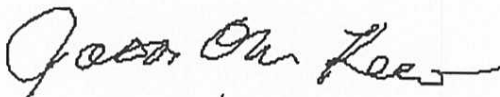
Permission and authorization is hereby granted to WUNA, as well as to prior employers, trade references, Dun and Bradstreet, banks, consumer credit services, consumer reporting agencies and to state and federal government representatives without regard to whether they are listed herein, permission and authorization to verify, receive, exchange and obtain business and/or personal credit and other information including without limitation criminal background checks as part of the application and approval process for Agent to become approved by WUNA to provide the Services, or at any time thereafter in connection with WUNA's ongoing evaluation of Agent or the undersigned and/or the collection of any obligation arising from the Agreement or the business relationship evidenced thereby, including this Personal Indemnity and Guaranty.

THE UNDERSIGNED HEREBY IRREVOCABLY WAIVE ANY AND ALL RIGHTS THEY MAY HAVE TO A TRIAL BY JURY IN ANY JUDICIAL PROCEEDING INVOLVING ANY CLAIM RELATING TO THIS PERSONAL INDEMNITY AND GUARANTY; THE UNDERSIGNED ALSO HEREBY IRREVOCABLY WAIVE PERSONAL SERVICE OF PROCESS AND CONSENT THAT SERVICE OF PROCESS MAY BE MADE BY CERTIFIED OR REGISTERED MAIL, RETURN RECEIPT REQUESTED.

IN WITNESS WHEREOF, the undersigned have executed the foregoing Personal Indemnity and Guaranty.

Guarantor:

Signature:



Signed 4/1/11 16:03:47

Name: Jason O Keene
Social Security #: 578-90-4040
7721 14th St NW
Washington District of Columbia 20012
Drivers License #: 9563219 State: District of Columbia

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EXHIBIT

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